



Case Study

Lowell transforms customer feedback with real-time insights from Rant and Rave



INDUSTRY

Financial Services

COMPANY

Lowell

Northampton, UK

lowell.co.uk

Lowell exists to make credit work better for all: for customers, for clients, and for society. Its unique combination of data science and customer focus has put it at the forefront of an industry that remains largely misunderstood by consumers. The poor perception of the industry is at odds with Lowell's progressive, ethical approach to collections. Every year, Lowell helps thousands of people find the best way to manage their debt.

Lowell is on a mission to drive a customer-centric culture, maximise feedback quality, and ultimately capture rich data in real time to enhance both strategic and tactical decision making. To this end they have implemented the Rant & Rave platform to complement other external feedback tools such as Trustpilot.



Lowell gives customers a platform on which their voices can be heard

The challenge

Lowell understands the stigma associated with debt. Therefore, delivering a high level of customer service that ensures people feel comfortable discussing their personal finances is of the utmost importance. With multiple internal operations and processes in place, Lowell must align with the needs of their customers and provide the right support at every step of the journey by giving them a platform for their voices to be heard.

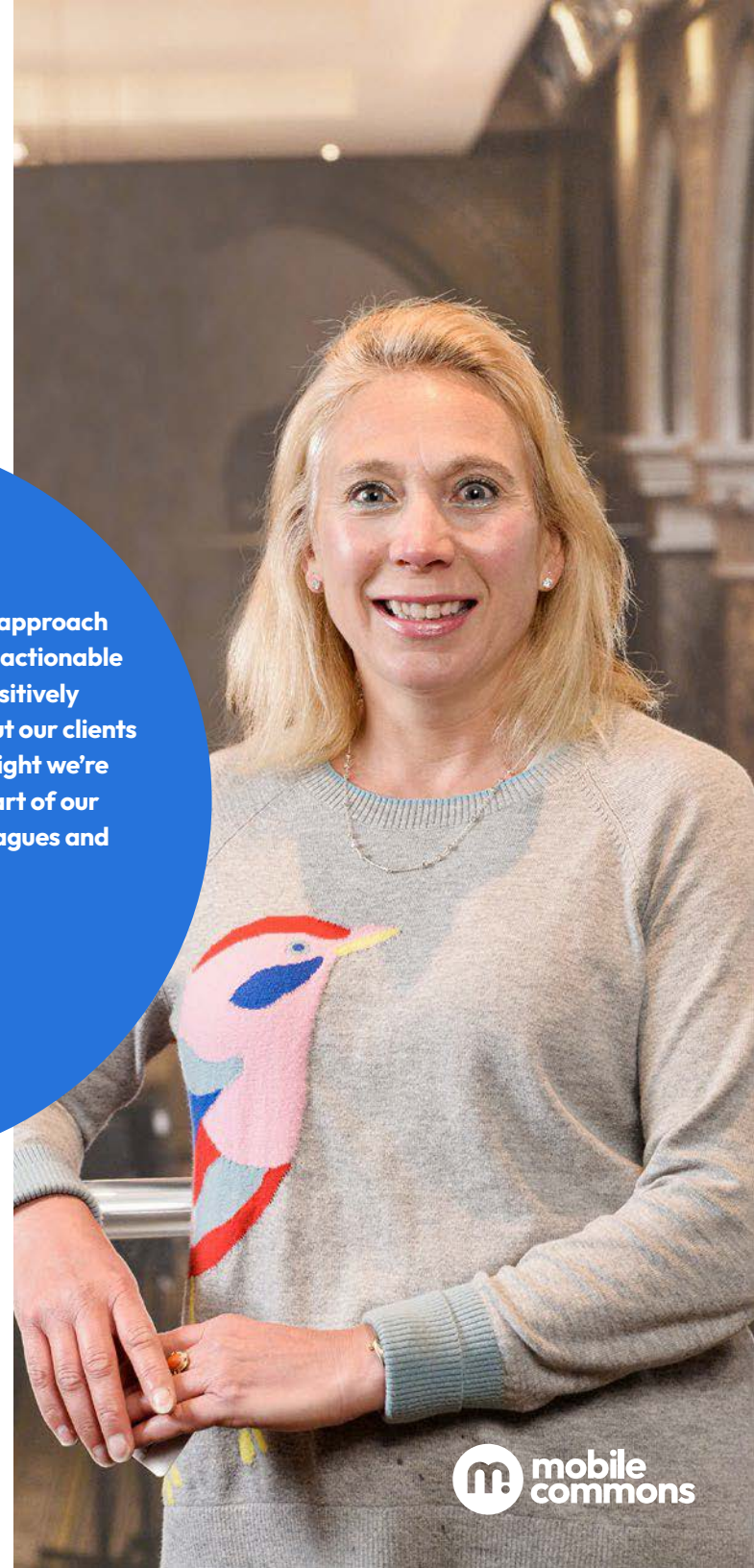
The original creditors that Lowell purchases the debt from have a vested interest in the end-to-end customer journey and want to make sure that their former customers experience the highest levels of service. Therefore, Lowell needed ways to demonstrate this to their clients.

On its mission to drive a customer-centric culture, maximise feedback quality, and ultimately capture rich data in real time to enhance both strategic and tactical decision making, Lowell has implemented the Rant & Rave platform to complement other external feedback tools such as Trustpilot.

“Rant & Rave has transformed our approach to customer feedback by giving us actionable insight across the business that positively impacts not only our customers, but our clients and colleagues. With real-time insight we’re able to put the customer at the heart of our business, while engaging our colleagues and delivering on our objectives.”

Lisa Hulme-Vickerstaff

Customer Insights Manager
Lowell



Lowell harnesses Rant & Rave metrics to empower frontline customer service staff

The solution

For Lowell's 720 agents the Rant & Rave platform captures real-time customer feedback through the Frontline dashboard. Comments and scores are captured throughout the customer journey. With over 14 touch-points, the dashboard provides data and analysis to their Customer Insights Team. It is used to engage and empower frontline staff ensuring they understand, own, and act on customer feedback. Surveys are sent via email to Lowell's customers within the first 2 hours of their interaction. The dashboard then gives the company insight into the key topics customers are talking about. Combined with scores around ease, agent and soon Net Promoter Score (NPS) the team has visibility into what is going well; areas that need improvement; the knowledge of frontline agents; how quickly queries are resolved; the professionalism of staff; and much more. These comments and scores help in recovery activities and aid in the robust recovery process.

Lowell is no stranger to emotion-led conversations with their customers. Through the Rant & Rave sentiment engine, they use verbatim comments to pick up customer emotion and understand the 'why' behind their customer satisfaction scores. The sentiment engine picks up key topics specifically relating to Lowell's business areas, and influences changes — one example is the ease of using the website. These topics can then be shared with Lowell's Digital Team and actioned. Insights are shared with the Contact Centre Operations and Continuous Process Improvement teams, as they allow Lowell to make small changes that make a huge difference to the customer's overall experience.

With the Rant & Rave Discover module, Lowell's Customer Insights Team has easy access to actionable insights and reports that are circulated across all levels of the business, allowing their Executive team to prioritise where strategic action is needed. Feedback from across the journey is shared internally and changes take place as a direct result of customer comments.



Lowell empowers agents through the gamified Frontline Dashboard

The results

Since working with Upland Rant & Rave, Lowell has collected over 40,000 pieces of actionable feedback across a range of topics including 'manner', 'attitude', 'understanding' and 'knowledge', with the ability to see who is ranting and who is raving about their experience.

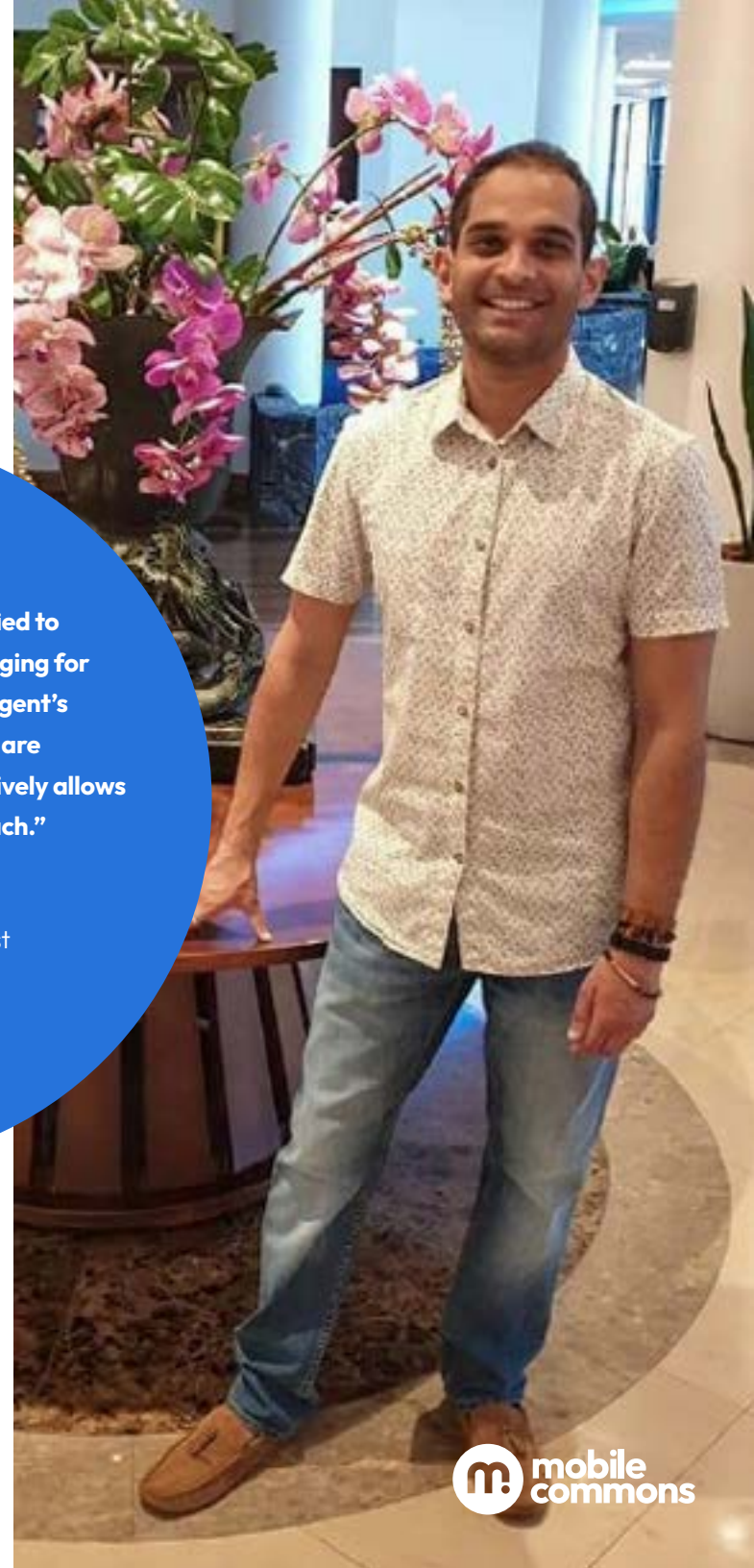
With the addition of a thank you page at the end of the customer journey, Lowell has included a link so that customers are able to provide a Trustpilot review. This addition has seen their Trustpilot score increase from 4.2 to 4.4 since the beginning of what has been a very challenging 2020. This has helped them showcase their impressive levels of customer care externally and ensure that comments are shared outside of their feedback platform.

With positive trend lines across both ease and agent scores, Lowell's commitment to customers is unwavering. This is evidenced by the fact that during 2020 on average 90.5% of their customers gave the highest scores to agents. During this same period only 9% of feedback contained areas of improvement. In addition, the comments are clearly showing that Lowell is educating and helping their customers start to rebuild their financial health.

"The Frontline Dashboard is gamified to make it more interactive and engaging for our agents and team leaders. An agent's strengths and improvement areas are instantly highlighted, which effectively allows our customers to become their coach."

Anand Ray

Customer Experience Insight Analyst
Lowell



Lowell plans to further raise internal awareness of the Rant & Rave solution across the business



What's Next?

To further enhance their insight Lowell is in the process of adding NPS to their existing metrics. It has understood the importance of the digital space for their customers and, as a result, are looking to add further touch points and incorporate mobile app feedback into their existing programme. This will ensure that they can track the customer across their journey and have a multi-channel perspective.

In addition, Lowell has a project initiative to further raise internal awareness of the Rant & Rave frontline dashboard across the business. They plan to showcase demos that focus on the benefits of how the platform can be used as a coaching tool to develop frontline agents. Using the gamification functionality, and

having created wallboards that call out leaders and high scoring agents across the contact centre, the company is encouraging friendly competition among frontline staff. The initiative will also demonstrate how other areas of the business can benefit from the customer insight the solution provides.



Results for Lowell

40K

pieces of actionable feedback with the ability to see who is ranting and who is raving about their experience

4.2 - 4.4

Trustpilot score increase has helped them showcase their impressive levels of customer care externally

90.5%

of their customers gave the highest scores to agents

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